

Foundation reaches fundraising goal



Volunteers including Rachel Livingston (left), Sarah Rapenne, 16, and Casey Lamaak, 16, all of Owasso, serve dinner Thursday to homeless people at the John 3:16 Mission. The mission is one of 19 area nonprofit agencies that will receive assistance from the Tulsa Community Foundation. JAMES GIBBARD/Tulsa World

Several other foundations, companies and individuals contributed to the \$1 million raised.

BY SARA PLUMMER
World Staff Writer

The Tulsa Community Foundation reached its goal of raising \$1 million by New Year's Eve to assist 19 area nonprofit agencies.

American Electric Power-Public Service Company of Oklahoma, the George Kaiser Family Foundation and the Tulsa Area United Way have already donated \$150,000 each, and the Kaiser Foundation is matching the \$275,000 that was raised by individuals and companies through a challenge grant issued by the Tulsa Community Foundation to the residents of Tulsa.

"A lot of people stepped up — people we have never heard from before," said Phil Lakin, the Com-

munity Foundation's CEO.

Lakin recalled getting a letter and \$5 donation from a woman who had benefited from the services provided by a few of the nonprofit agencies before and just wanted to give something back.

The earlier donations of \$450,000 by AEP-PSO, the Kaiser Foundation and the United Way have already been distributed to some of the agencies, and the remaining \$550,000 will be disbursed soon.

"This money will go out next week because the agencies need it right now," Lakin said.

Nancy Moore, development director at the Parent Child Center of Tulsa, said the challenge grant means that the center can continue assisting clients with basic needs

such as food and shelter.

"They're far beyond hard times," Moore said. "We're going to be able to help people that we would probably have to turn away."

This year's challenge grant was more than double last year's grant of about \$425,000 because the need is so much greater at the nonprofit agencies that provide basic services such as food and shelter, Lakin said.

Agencies are "seeing people they've never seen before. They just can't make ends meet," he said.

Moore said the needs at the Parent Child Center have gone up five-fold in the last 18 months.

Youth Services of Tulsa Executive Director Jim Walker said that with continued cuts in state funding, it's getting more difficult each month to

SEE GOAL A15

Changes for student loans are expected

Colleges are preparing to switch to direct lending from the U.S. Department of Education.

BY SARA PLUMMER
World Staff Writer

Big changes may be coming soon to the student loan industry, and those involved are preparing for the adjustments.

The Obama administration's plan is to eliminate the Federal Family Education Loan Program, which has provided education loans to students and parents through a public and private partnership with lenders since 1965, if Congress approves the measure. Direct lending from the U.S. Department of Education will take its place.

Lenders have been getting out of the student loan business during the last few years. The Oklahoma Student Loan Authority had 42 banks and credit unions in its lender network in 2007. That number has dwindled to eight.

The authority, which was created as a public trust by the Oklahoma Legislature in 1972, processes loan applications and serves as a secondary market to provide funds to borrowers. The authority receives no state-appropriated funds.

One reason for the decrease of lenders providing student loans is the enactment of the College Cost Reduction and Access Act of 2007. It reduces the profitability for nonprofit lenders by 1 percent and for-profit lenders by as much as 2.5 percent, said Michael Davis, the authority's vice president.

When lenders began dropping student loan services, emergency legislation called Ensuring Continued Access to Student Loans Act of 2008 was enacted. It allowed banks to sell existing student loans to the U.S. Department of Education, freeing up funds so lenders could continue originating loans.

"There was a concern that students wouldn't have access to money for college," Davis said.

SEE LOANS A15

POLAR BEAR PLUNGE: CHILLY TRADITION



Jeff Johnson makes his way out of the Arkansas River on Friday as runners take part in the New year's Day Polar Bear Plunge and Arkansas River Scramble at River West Festival Park. MIKE SIMONS/Tulsa World

COOL RUNNINGS

Locals brave subfreezing temperatures to welcome 2010

BY DEON J. HAMPTON
World Staff Writer

Wearing only shoes and shorts, Jack Heinrich eagerly plunged into the cold Arkansas River on Friday.

The Notre Dame student who is home for the holidays was the first of more than 120 participants to finish the fourth annual Polar

Bear Plunge and Arkansas River Scramble at River West Festival Park, 2100 S. Jackson Ave.

"I've never jumped into something so cold," Heinrich, 20, said shortly after dunking himself three times and racing back to the starting point.

He said the plunge started 2010 perfectly and that his New Year's resolution is to get

in better shape.

With temperatures in the mid-20s, participants, mainly dressed in bikinis and other costumes, raced one mile around the nearby Westport apartment complex and along a thin trail leading to the west bank of the Arkansas River about noon.

SEE POLAR A15

First and last babies of new, old years both preemies

Only an hour and 15 minutes separates the last Tulsa baby born in 2009 and the first born in 2010.

BY SARA PLUMMER
World Staff Writer

Just an hour and 15 minutes separated the last baby born in Tulsa in 2009 and the first baby born here in 2010.

Holden Mattox Cruze Crosby was born at 12:09 a.m. Friday at SouthCrest Hospital. The last Tulsa baby born in 2009 was Layla McLemore, who was born at 10:56 p.m. Thursday at Hillcrest Medical Center.

Each baby came earlier than expected and was a surprise to its parents.

Layla, who wasn't due until Jan. 16, was born weighing only 5 pounds, 12 ounces. Cruze, as the Crosby baby will be known, was even earlier. He was due Jan. 20 but

weighed 7 pounds, 8 ounces when he was born.

"You can't tell by looking at him, but he's a preemie," said his mother, Elizabeth Crosby.

Cruze has five older sisters ranging in age from 19 months to 16 years, and his father, Gregg Crosby, is thrilled to finally have a son.

"Oh, boy! I can't wait to take him fishing," he said.

Layla has two older sisters, ages 2 and 3.

"We've had two great girls," said her mother, Anna McLemore. "It can only get better to have another one."

According to the Census Bureau, the U.S. population increased by 2.6 million people, or nearly 1 percent, in 2009.

The bureau estimates that a baby

will be born every eight seconds in the U.S. during the month of January.

Elizabeth Crosby and Anna McLemore went into labor about the same time, but Crosby said her baby held out until after midnight.

"We didn't want a 2009 baby, because that was a bad year," she said. "When we found out he was first (of 2010), we were excited."

John McLemore said he and his wife weren't aiming to have the first baby of the new year, but it would have been special.

"I think we would have been happy, obviously, but I thought it would be cool for her birthday to be New Year's Day," he said.

Even if their daughter didn't get the distinction of being the first baby born in the new year, there are perks to being the last baby born in



Gregg and Elizabeth Crosby show off their new son, Holden Mattox Cruze Crosby. The first baby born in 2010 in Tulsa, Cruze, as he will be known, was born at 12:09 a.m. Friday at SouthCrest Hospital. JAMES GIBBARD/Tulsa World

SEE BABIES A15

POLAR:

Some families take the plunge together. Others are just on hand for support.

FROM A13

Jason Alexander, 32, of Norman wore his niece's bikini.

"I have the legs for it," he joked.

He said his sister Susan Alexander persuaded him to participate, even though she had registered for the event the past two years and then didn't take part.

Susan Alexander, 34, of Tulsa said she planned to have a good time nonetheless.

"I was sick the last two years, but (this time) I wanted to find out how crazy I am," she said.

Wearing a black wig, Derek Bateman, 40, was a first-time plunger who said he and his family woke up this morning and said, "Let's jump in the water."

Although his two sons and daughter got in the river, he said his wife attended "for moral support."

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Tracey Johnson and Brad Smith make their way out of the Arkansas River as part of the Polar Bear Plunge and Arkansas River Scramble on Friday.

MIKE SIMONS/
Tulsa World

GOAL:

The John 3:16 Mission plans to use its funds to expand its kitchen and cafeteria.

FROM A13

keep things going as the need increases.

"The area in which we have a huge increase in demand is the transitional housing program," Walker said. "More money means more kids can get off the street."

The Rev. Steve Whitaker, executive director of the John 3:16 Mission, said he plans to use the grant funds to expand the agency's kitchen, cafeteria and day room.

Some of the money also will be used for other mission services, such as faith-based recovery programs.

"We're excited that our programs will get that boost at the beginning of the year," Whitaker said.

Some nonprofit agencies that will benefit from the challenge grant include Catholic Charities, the Community Food Bank of Eastern Oklahoma, Community Health Connection, Emer-

gency Infant Services, Goodwill, the John 3:16 Mission, Neighbor for Neighbor, the Parent Child Center of Tulsa, the Tulsa Day Center for the Homeless and Youth Services of Tulsa.

The grant takes the burden of fundraising off the agencies so they can concentrate on providing services, Lakin said.

"It's our responsibility to help provide needs for our citizens," he said. "My sincere thanks to the Tulsa community for again doing the right thing and helping each other."

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Volunteers including Mary Lamaak (middle) of Owasso and Tommie Boyd (right) of Collinsville serve dinner to homeless guests Thursday at the John 3:16 Mission.

JAMES GIBBARD/
Tulsa World

LOANS:

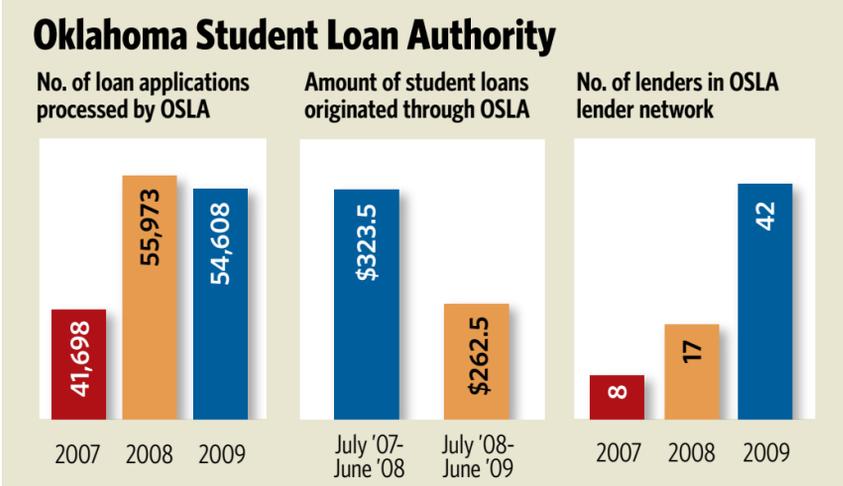
The Oklahoma Student Loan Authority promises to be there for families.

FROM A13

The reduction of lenders was the primary reason Tulsa Community College switched to direct lending in July 2008. TCC and Oklahoma State University are the only colleges in Oklahoma that use direct lending from the Department of Education.

"A significant amount of lenders either announced to us formally or we found out informally they were no longer providing loans," said Jan Clayton, TCC's associate vice president of student affairs, adding that about 70 percent of lenders who provided loans to her school's students had stopped.

"As banks are making business decisions ... institutions who were smaller in terms of borrowing began to lose out on that relationship," Clayton



T.J. GERLACH/Tulsa World

Student loans

- The Oklahoma Student Loan Authority processed 54,608 student loan applications between June 1 and Dec. 8. In that same time frame in 2008, the authority processed 55,973, a 34 percent increase over the 41,698 that were processed during that same period in 2007.
- The authority processes student loans for the majority of colleges and universities that use the Federal Family Education Loan Program. The only Oklahoma colleges that participate in direct lending with the U.S. Department of Education are Oklahoma State

University and Tulsa Community College.

- From July 1, 2007, to June 30, 2008, the authority originated \$323.5 million in student loans, compared with the \$262.5 million in loans that were originated from July 1, 2008, to June 30, 2009.
- The authority services 131,532 borrowers with 359,456 loans.
- In 2007, the authority had 42 banks and credit unions in its lender network. By the end of 2008 the number was 17 and now is down to eight, with the largest being Arvest Bank and BancFirst.

Source: Oklahoma Student Loan Authority

said.

TCC had to upgrade some of its technology and systems to be compatible with the Department of Education, Clayton said, and the cost of those upgrades may be one reason that other colleges haven't made the switch.

Davis said more than 3,000 colleges still haven't moved to

direct lending and the deadline for the Federal Family Education Loan Program to end is June 30.

A request to push back the direct lending deadline to June 2011 and to extend the Ensuring Continued Access to Student Loans Act has been proposed.

"For the banks that remain

in our network, I think they hate to see the (Federal Family Education) program go. They're in it for more than the profitability," Davis said.

Those lenders hoped to build banking relationships with those borrowers and expand their customer base, he said.

Student loan legislation is

on the back burner because of the health-care reform bill, but the authority expects state legislators to address student loans early next year.

"Whether the FFELP program is eliminated or not, the authority will be here," Davis said, offering services to existing portfolio customers and likely becoming a

contract service provider for the U.S. Department of Education. "Some of those loans would be contracted to us. Those loans OSLA would be serving would still be Oklahoma loans and Oklahoma customers."

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Gregg Crosby changes the clothes of his newborn son, Holden Mattox Cruze Crosby, under the watchful eye of his wife, Elizabeth Crosby. Cruze, as the baby will be known, was the first baby born in Tulsa in 2010. Photos by JAMES GIBBARD/Tulsa World



Gregg Crosby wraps up his newborn son, Holden Mattox Cruze Crosby, in camouflage on Friday.

BABIES:

"I really wanted a New Year baby," says Cruze Crosby's excited father.

FROM A13

2009. Layla is a deduction on the couple's 2009 taxes.

"That's very nice," Anna McLemore said. "Definitely a bonus."

New Year's Day, a lazy day for most people, will now

be a day of celebration for the Crosby family, Elizabeth Crosby said.

But "finding a place that will be open for birthday parties will be tough," she said.

Gregg Crosby was more excited than his wife that his son was the first baby born in Tulsa in 2010.

"I really wanted a New Year baby," he said.

"There's been so much adversity and strife in 2009. I wanted a fresh, new beginning, a fresh start."

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